

Amendments to the Claims

This listing of the claims will replace all prior versions, and listing of claims in the application. All amendments are made without prejudice.

1. - 24. (canceled)

25. (Currently amended) A computer system for providing a travel insurance product via an electronic network comprising:

- a computer server system, the server system including,
 - a verification routine arranged to receive an identification request sent from a subscriber via the electronic network to the server system to verify the subscriber,
 - a receiving ~~means~~ module arranged to receive a subscriber request sent via the electronic network for the travel insurance product,
 - a pricing module arranged to compute a price for the travel insurance product requested by the subscriber utilizing ~~a plurality of stored data~~ an object model stored in a database implemented on the computer server system modelling the travel insurance product as issued to the subscriber, the model having a plurality of attributes of a product, wherein the model enables a combination of the attributes to be created, the combination arranged to determine the price for the travel insurance product,
 - a payment module arranged to communicate the price to the subscriber and receive payment details from the subscriber via the electronic network to execute payment via electronic transfer, and whereupon payment has been executed,
 - an issuing component arranged to issue the insurance product to the subscriber and update the ~~stored data~~ object model, characterised in that, the issuing component of the server system, in response to a further subscriber request allows the subscriber to vary at least one term of the issued travel insurance product via the electronic network by adjusting the combination of attributes through an electronic interface.

26. (Currently amended) A computer system in accordance with Claim 25, further comprising:

a client system having an interface that prompts information from the subscriber wherein the information sent to the server system via the electronic network includes at least one of verifying the subscriber, requesting an insurance product and submitting details for payment.

27. (Currently amended) A computer system in accordance with Claim 26, wherein the system further includes a telecommunication ~~means~~ module arranged to transmit the information between the client system and the server system.

28. (Previously presented) A computer system in accordance with Claim 26 or 27, further comprising a database that includes at least one table of data, wherein the information obtained from the subscriber is utilised to locate a value in the at least one table of data, the value being the purchase cost of the insurance product.

29. (Previously presented) A computer system in accordance with Claim 28, wherein the database includes a first and a second table, the first table being utilised to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilised to calculate the cost to the subscriber when the subscriber varies the at least one term in the insurance product.

30. (Currently amended) A computer system in accordance with Claim 29, comprising an authenticating ~~means~~ module to authenticate the subscriber before obtaining information from the subscriber.

31. (Previously presented) A computer system in accordance with Claim 30, wherein the client system further includes a claims interface to prompt a subscriber to provide claim information, the claim information being compared with a predetermined rule set contained within the database, to determine whether the subscriber is entitled to receive compensation for the claim.

32. (Previously presented) A computer system in accordance with Claim 31, wherein the server system includes an interface which communicates the claim information to an insurance underwriter for further processing.

33. (Previously presented) A computer system in accordance with Claim 32 wherein the at least one term of the insurance product is the time period for which the insurance product is valid.

34. (Previously presented) A system in accordance with Claim 32, wherein the at least one term of the insurance product is the intended destination of the subscriber.

35. (Previously presented) A computer system in accordance with Claim 34, wherein the at least one term of the insurance product is the total coverage value of the insurance policy.

36. (Previously presented) A computer system in accordance with Claim 35, wherein the insurance product is travel insurance.

37. (Currently amended) A method for providing a travel insurance product on a computer network comprising the steps of:

- verifying the subscriber with a verification routine executed on a server system device arranged to receive an identification request from a subscriber via the computer network,
- receiving a request for the travel insurance product with a receiving ~~means~~ module arranged to receive an electronic insurance request from the subscriber via the computer network,
- calculating a price for the travel insurance product requested by the subscriber with a pricing module executing on a computing device utilizing ~~a plurality of stored data~~ an object model stored in a database implemented on the computer network modelling the travel insurance product as issued to the subscriber, the model having a plurality of attributes of a product, wherein the model enables a combination of the attributes to the created, the combination arranged to determine the price for the travel insurance product,
- receiving payment details from the subscriber, and whereupon the payment details have been received, executing an electronic transfer with a payment module, the module utilizing the payment details received,
- issuing the insurance product to the subscriber and updating the object model with an issuing component executing on a computing device, characterised in that the

issuing component of the server system, in response to a further subscriber request allows the subscriber to vary at least one term of the issued insurance product via the computing network by adjusting the combination of attributes.